

Information to identify the case:

Debtor 1	<u>Leslie J. Himes</u>	Social Security number or ITIN	xxx-xx-4491
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70276-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Leslie J. Himes
fka Leslie J. Rinker, fka Leslie J. Brown

1/9/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Leslie J. Himes
 Debtor

Case No. 19-70276-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
 Form ID: 318

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 Total Noticed: 36

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Leslie J. Himes, 540 Moser Road, Altoona, PA 16601-9484
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 15048257 +Credit Control. LLC, PO Box 31179, Tampa, FL 33631-3179
 15048258 +Equifax, 1550 Peachtree Street, NW, Atlanta, GA 30309-2468
 15048259 +Experian, 701 Experian Parkway, Allen, TX 75013-3715
 15048260 +Federal National Mortgage Association, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2806
 15048261 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
 15048262 +Hayt, Hayt and Landau, LLC, 2 Industrial Way West, Eatontown, NJ 07724-2279
 15048264 +James D. Bryan, 689 Avalon Road, Altoona, PA 16601-7441
 15048265 +Kensinger Electric, Inc., 1380 Piney Creek Road, Martinsburg, PA 16662-7513
 15048266 +Linebarger Goggan Blair & Sampson, LLP, PO Box 90128, Harrisburg, PA 17109-0128
 15048268 +Martinsburg Auto and RV, Inc., 114 W Penn Street, Martinsburg, PA 16662-1113
 15048274 +PNC Bank, 1900 E 9th Street, Cleveland, OH 44114-3484
 15152034 +Pennsylvania State Workers' Insurance Fund, c/o Mary Boyko, 100 Lackawanna Ave., 3rd Fl., Scranton, PA 18503-1904
 15048273 +Peoples Natural Gas, PO Box 535323, Pittsburgh, PA 15253-5323
 15048275 +Quality Asset Recovery, 7 Foster Ave., Ste 101, Gibbsboro, NJ 08026-1191
 15048277 Raymond R. Brown, 1301 1st Avenue Unit 3, Altoona, PA 16602
 15048276 +Raymond R. Brown, 112 Bedford Street, Hollidaysburg, PA 16648-1714
 15048278 +State Workers Insurance Fund, 100 Lackawanna Avenue, PO Box 5100, Scranton, PA 18505-5100
 15048280 +Theresa C. Homady, Esquire, 317 Union Street, Suite 105, Hollidaysburg, PA 16648-2097

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2020 03:04:20 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jan 10 2020 07:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15048254 +E-mail/Text: tdell@altoonabank.com Jan 10 2020 03:04:14 Altoona First Savings Bank, 203 North Logan Boulevard, Altoona, PA 16602-1726
 15048255 +EDI: AMEREXP.COM Jan 10 2020 07:53:00 American Express, PO Box 981537, El Paso, TX 79998-1537
 15086255 EDI: BECKLEE.COM Jan 10 2020 07:53:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15048256 EDI: CAPITALONE.COM Jan 10 2020 07:53:00 Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
 15106892 EDI: Q3G.COM Jan 10 2020 07:53:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 15048263 EDI: IRS.COM Jan 10 2020 07:53:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 15048267 +E-mail/Text: Diane@mvrlaw.com Jan 10 2020 03:04:09 Martha E. Von Rosenstiel, PC, 649 South Ave., Ste 7, Secane, PA 19018-3541
 15048269 +EDI: MID8.COM Jan 10 2020 07:53:00 Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 15099518 +EDI: MID8.COM Jan 10 2020 07:53:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 15048270 +EDI: MID8.COM Jan 10 2020 07:53:00 Midland Funding LLC, PO Box 939069, San Diego, CA 92193-9069
 15048271 +E-mail/Text: Bankruptcies@nragroup.com Jan 10 2020 03:04:50 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 15048279 EDI: RMSC.COM Jan 10 2020 07:53:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
 15048713 +EDI: RMSC.COM Jan 10 2020 07:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15048281 E-mail/Text: DASPUBREC@transunion.com Jan 10 2020 03:04:06 Trans Union, 555 West Adams Street, Chicago, IL 60661

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
 aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 15048272 ##+Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: lfin
Form ID: 318

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Total Noticed: 36

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com,
PA73@ecfcbis.com
Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com, PA73@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Theresa C Homady on behalf of Debtor Leslie J. Himes thomady1@msn.com,
homady@gmail.com; homadylaw@gmail.com; kac52on@gmail.com; tchomady@comcast.net; thomadybk@gmail.com
TOTAL: 5